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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Complete if Known Application Number 10/561,699 Filing Date December 22, 2005 First Named Inventor Alexander GRINBERG Art Unit Examiner Name 37388-405600

(Use as many sheets as necessary) Attorney Docket Number Sheet

U. S. PATENT DOCUMENTS Publication Date Name of Patentee or Pages, Columns, Lines, Where Examiner Cite **Document Number** Initials* MM-DD-YYYY Applicant of Cited Document Relevant Passages or Relevant Number-Kind Code^{2 (if known)} Figures Appear us-6,138,107 10-24-2000 Elgamal US-US-US-US-US-US-US-US-US-US-US-US-US-US-USus-US-

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ "Number ⁴ "Kind Code ⁵ (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
		WO 02/25604	03-28-2002	Soft Track Enterprises				
		WO 00/67219	11-09-2000	Chase Manhattan				
		WO 01/11515	02-15-2001	Spendcash.com, Inc.	77			

Examiner Signature	/Thuan Tran/	Date Considered	08/22/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

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